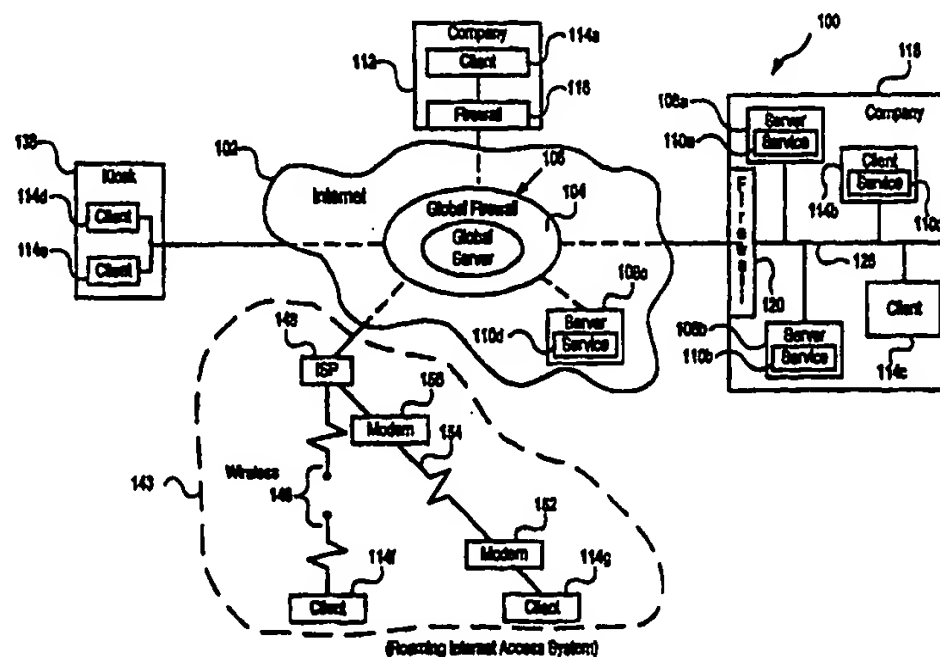


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(57) Abstract

The system includes a server coupled via a computer network to a client. Upon receiving a request for access, the server sends an authentication applet to the client. The authentication applet includes a user identification (ID) module for obtaining a user ID and a password module for obtaining a client password. The authentication applet also includes a response generator coupled to the password module for using the client password as a variable in an algorithm to compute a client response. The authentication applet further includes a communications module coupled to the response generator and to the user ID module for sending the client response and the user ID back to the server for verifying the response and authenticating the user. The client uses an applet engine to execute the applet. The server uses the user ID to retrieve user information, and uses the user information as a variable in an algorithm to generate a verification response. If the verification response is the same as the client response, then the identity of the user is verified and access may be granted.